


Small Business Loan Application Packet Checklist

<input checked="" type="checkbox"/>  ❖Required for minimum preliminary application	Start-Up	New Business [less than 3 years in existence]	Existing Business [more than 3 years in existence]
❖Loan Application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
❖Personal Financial Statement [or each owner with 20% or more ownership] Owner: _____ Owner: _____	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
❖Personal Income Tax Returns [for each owner with 20% or more ownership] Owner: _____ Owner: _____	last 3 years '14,'13,'12 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	last 3 years '14,'13,'12 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	last 3 years '14,'13,'12 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
❖Business Income Tax Returns		since existence '14,'13 <input type="checkbox"/> <input type="checkbox"/>	last 3 years '14,'13,'12 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Business Year-end Financial Statements Income Statement Balance Sheet Cash Flow Statement (with assumptions and justifications) ----- Or, sole proprietor may submit a year of business bank statements.		since existence '14,'13 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	last 3 years '14,'13,'12 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Most Current Interim Financial Statements [Less than 90 days old] Income Statement Balance Sheet Cash Flow Statement (with assumptions and justifications) ----- Or, sole proprietor may submit business bank statements.		Jan 2014-current <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Jan 2014 - current <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Pro Forma Financial Statements Income Statement Balance Sheet Cash Flow Statement (with assumptions and justifications) ----- Optional for sole proprietor.	next 12 months <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	next 12 months <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	next 12 months <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Business Plan <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div> Outline (at minimum): <ol style="list-style-type: none"> History of Business: Starting Date, Amount of Initial Investment/Loan History of Owners/Operators: Resumes, Name(s) of Other Businesses Owned Business Operation/Location: Product/Service, Cost/Price, Production, Selling Methods, Marketing Plan, Established Customers, Competitors, Facility Age/Description Professional Assistance Available: Name of Accountant, Attorney, Banker, Insurance Representative (if applicable) Number/type of jobs presently held by EZ Residents (if any) <p>The business plan is an important component to your loan packet. It will show how well your proposal has been thought out. Templates are available upon request.</p>			
A loan application for building acquisition and/or renovation <u>may</u> require a Phase I: Environmental Site Assessment. Related fees are to be paid by the applicant. Submission of the assessment does not guarantee a final loan approval. Please ask before initiating an assessment.			

For questions, please call Isela Robison at 212-1675 or email robisonie@elpasotexas.gov.